



**Ninety-Seventh Legislature - First Session - 2001**  
**Committee Statement**  
**LB 563**

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**Hearing Date:** February 27, 2001

**Committee On:** Banking, Commerce and Insurance

**Introducers:** (Robak)

**Title:** Change insurance provisions relating to insurance coverage of mental health conditions

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**Roll Call Vote – Final Committee Action:**

Advanced to General File

X Advanced to General File with Amendments

Indefinitely Postponed

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**Vote Results:**

8 Yes                      Senators Landis, Tyson, Aguilar, Bourne, Bruning, Jensen,  
   Kremer, Smith

No

Present, not voting

Absent

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**Proponents:**

Senator Jennie Robak

Aleisa McKinlay

Dr. Rafael Tatay

Joni Cover

Judy Byrns

Glen Fineman

**Representing:**

Introducer

NE Advocacy Services

Self

NE Association of Hospitals & Health Systems

NE Psychological Association

Association of Private Practice Therapists

**Opponents:**

Galen Ullstrom

John Lindsay

**Representing:**

Mutual of Omaha

Blue Cross/Blue Shield of NE

**Neutral:**

**Representing:**

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**Summary of purpose and/or changes:**

LB 563 (Robak) would amend section 44-793 which currently provides that if a health insurance plan provides coverage for treatment of mental health conditions and establishes an out-of-pocket limit for physical health conditions, the health insurance plan shall apply such out-of-pocket limit as a single comprehensive out-of-pocket limit for both physical health conditions and mental health conditions.

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The bill would amend this section to provide that if such health insurance plan establishes a copayment or coinsurance limit for physical health conditions, the health insurance plan shall apply such copayment or coinsurance limit as a single comprehensive copayment or coinsurance limit for both physical health conditions and mental health conditions.

**Explanation of amendments, if any:**

The committee amendments would strike the bill's proposed amendments to section 44-793 and would insert new language to provide that if a health insurance plan that provides coverage for the treatment of mental health conditions requires a copayment or coinsurance, then the health insurance plan shall apply the copayment or coinsurance against the out-of-pocket limit, if one is established, in the same manner for both physical health conditions and mental health conditions.

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**Senator David M. Landis, Chairperson**